

<i>SERFF Tracking Number:</i>	<i>CEUL-127093030</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Central United Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>48311</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>H02I Individual Health - Accident Only</i>	<i>Sub-TOI:</i>	<i>H02I.000 Health - Accident Only</i>
<i>Product Name:</i>	<i>EAP</i>		
<i>Project Name/Number:</i>	<i>Schedule Replacement/</i>		

## Filing at a Glance

Company: Central United Life Insurance Company

Product Name: EAP

SERFF Tr Num: CEUL-127093030 State: Arkansas

TOI: H02I Individual Health - Accident Only

SERFF Status: Closed-Approved-Closed  
State Tr Num: 48311

Sub-TOI: H02I.000 Health - Accident Only

Co Tr Num: State Status: Approved-Closed

Filing Type: Form

Author: Rebecca Podowski  
Date Submitted: 03/23/2011  
Disposition Date: 03/23/2011  
Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: Schedule Replacement

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: Arkansas is our state of domicile.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 03/23/2011

State Status Changed: 03/23/2011

Deemer Date:

Created By: Rebecca Podowski

Submitted By: Rebecca Podowski

Corresponding Filing Tracking Number:

Filing Description:

We are filing a new schedule page, indicating a reduction of the accidental death benefit, to replace a previously approved schedule page . The policy form with the original schedule page is EAP-AR , and was approved on 3/19/2008 . We are also including an updated actuarial memo that removes the rating class "child only". All new sales of this product will no longer offer a child-only rate, and will offer the reduced accidental death benefit. Central United Life appreciates the Department's time in reviewing this filing.

## Company and Contact

SERFF Tracking Number: CEUL-127093030 State: Arkansas  
 Filing Company: Central United Life Insurance Company State Tracking Number: 48311  
 Company Tracking Number:  
 TOI: H021 Individual Health - Accident Only Sub-TOI: H021.000 Health - Accident Only  
 Product Name: EAP  
 Project Name/Number: Schedule Replacement/

### Filing Contact Information

Rebecca Podowski, rpodowsk@manhattanlife.com  
 10700 Northwest Freeway 713-529-0045 [Phone]  
 Houston, TX 77092

### Filing Company Information

Central United Life Insurance Company CoCode: 61883 State of Domicile: Arkansas  
 Wortham Tower Group Code: 117 Company Type:  
 2727 Allen Parkway Group Name: State ID Number:  
 Suite 500 FEIN Number: 42-0884060  
 Houston, TX 77019-2100  
 (713) 529-0045 ext. [Phone]

-----

### Filing Fees

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? No  
 Fee Explanation: 50.00 per form x 1 form  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Central United Life Insurance Company	\$50.00	03/23/2011	45885094

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
	\$0.00	

<i>SERFF Tracking Number:</i>	<i>CEUL-127093030</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Central United Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>48311</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>H021 Individual Health - Accident Only</i>	<i>Sub-TOI:</i>	<i>H021.000 Health - Accident Only</i>
<i>Product Name:</i>	<i>EAP</i>		
<i>Project Name/Number:</i>	<i>Schedule Replacement/</i>		

## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Approved-Closed	Rosalind Minor	03/23/2011	03/23/2011

<i>SERFF Tracking Number:</i>	<i>CEUL-127093030</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Central United Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>48311</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>H021 Individual Health - Accident Only</i>	<i>Sub-TOI:</i>	<i>H021.000 Health - Accident Only</i>
<i>Product Name:</i>	<i>EAP</i>		
<i>Project Name/Number:</i>	<i>Schedule Replacement/</i>		

## Disposition

Disposition Date: 03/23/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>CEUL-127093030</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Central United Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>48311</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>H021 Individual Health - Accident Only</i>	<i>Sub-TOI:</i>	<i>H021.000 Health - Accident Only</i>
<i>Product Name:</i>	<i>EAP</i>		
<i>Project Name/Number:</i>	<i>Schedule Replacement/</i>		

<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification	Approved-Closed	Yes
<b>Supporting Document</b>	Application	Approved-Closed	Yes
<b>Supporting Document</b>	Health - Actuarial Justification	Approved-Closed	No
<b>Supporting Document</b>	Outline of Coverage	Approved-Closed	Yes
<b>Form</b>	Policy Schedule	Approved-Closed	Yes

SERFF Tracking Number: CEUL-127093030 State: Arkansas

Filing Company: Central United Life Insurance Company State Tracking Number: 48311

Company Tracking Number:

TOI: H021 Individual Health - Accident Only Sub-TOI: H021.000 Health - Accident Only

Product Name: EAP

Project Name/Number: Schedule Replacement/

## Form Schedule

### Lead Form Number:

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 03/23/2011	EAP-SCH-0311	Schedule	Policy Schedule Pages	Initial			EAP11-SCH.pdf

# CENTRAL UNITED LIFE INSURANCE COMPANY

10700 Northwest Freeway  
Houston, Texas 77092

## POLICY SCHEDULE

### SUPPLEMENTAL ACCIDENT EXPENSE POLICY

Primary Insured:  
Insured Dependents:  
Policy Number:  
Effective Date:

Issue Age:  
Mode of Payment:  
First Renewal Date:  
Initial Premium:

#### POLICY

Units Purchased	[.5; 1; 1.5; 2]
Accidental Death Benefit	[\$12,500; \$25,000; \$37,500; \$50,000]
Medical Expense Benefit	[\$1,000; \$2,000; \$3,000; \$4,000]
Daily Hospital Confinement Benefit	[\$75; \$150; \$225; \$300]
Air or Ground Ambulance Benefit	[\$2,500; \$5,000; \$7,500; \$10,000]
Accidental Dismemberment Benefit	
Loss of Finger or Toe	
Single Loss Benefit	[\$250; \$500; \$750; \$1,000]
Multiple Loss Benefit	[\$500; \$1,000; \$1,500; \$2,000]
Loss of Hand, Arm, Foot, Leg	
Single Loss Benefit	[\$2,500; \$5,000; \$7,500; \$10,000]
Multiple Loss Benefit	[\$5,000; \$10,000; \$15,000; \$20,000]
Loss of Sight	
Single Loss Benefit	[\$2,500; \$5,000; \$7,500; \$10,000]
Multiple Loss Benefit	[\$5,000; \$10,000; \$15,000; \$20,000]
Maximum Dismemberment Per Accident	[\$5,000; \$10,000; \$15,000; \$20,000]

#### OPTIONAL BENEFIT FOR ACCIDENT DISABILITY INCOME RIDER [Yes; No]

Units Purchased	[.5; 1; 1.5; 2]
Monthly Income Benefit	[\$500; \$1,000; \$1,500; \$2,000]
Elimination Period	30 Days
Maximum Benefit Period	[6; 12; 18; 24] Months

SERFF Tracking Number:	CEUL-127093030	State:	Arkansas
Filing Company:	Central United Life Insurance Company	State Tracking Number:	48311
Company Tracking Number:			
TOI:	H021 Individual Health - Accident Only	Sub-TOI:	H021.000 Health - Accident Only
Product Name:	EAP		
Project Name/Number:	Schedule Replacement/		

## Supporting Document Schedules

		<b>Item Status:</b>	<b>Status</b>
			<b>Date:</b>
<b>Bypassed - Item:</b>	Flesch Certification	Approved-Closed	03/23/2011
<b>Bypass Reason:</b>	N/A - filing schedule page only		
<b>Comments:</b>			

		<b>Item Status:</b>	<b>Status</b>
			<b>Date:</b>
<b>Bypassed - Item:</b>	Application	Approved-Closed	03/23/2011
<b>Bypass Reason:</b>	Form Number: EAP-APP-AR Date Approved: 3/19/2008		
<b>Comments:</b>			

		<b>Item Status:</b>	<b>Status</b>
			<b>Date:</b>
<b>Bypassed - Item:</b>	Outline of Coverage	Approved-Closed	03/23/2011
<b>Bypass Reason:</b>	Form Number: EAP-OC-AR Approved: 3/19/2008		
<b>Comments:</b>			